

Monthly Information Package

January 2016

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Social Security Column

SOCIAL SECURITY EVOLVES TO SERVE CUSTOMERS

By Marilenin Vasquez

Social Security Public Affairs



Social Security is at the forefront of adapting and meeting the ever-changing needs of our customers. Technology plays an important role in helping us provide the world-class customer service America expects and deserves. And we're changing to keep current with new laws and judicial rulings as well.

One way we've evolved is by developing the *my Social Security* account. Once you enroll for a free account at www.socialsecurity.gov/myaccount, Social Security can help you estimate your future retirement or disability benefits, or manage them if you are already receiving benefits. You can do all of this easily and securely from the comfort of your home or office.

Social Security listens to your needs as we improve the technologies that enhance the customer experience. We continue to look for new services to add to *my Social Security* to make it an even more powerful resource for you and your family.

Another way we're evolving is by adapting to legal and social changes. In 1935, when Social Security was created, the definition of "family" was different than it is today. On June 26, 2015, the Supreme Court issued a decision in *Obergefell v. Hodges*, holding that same-sex couples have a constitutional right to marry in all states. As a result, more same-sex couples will be recognized as married for purposes of determining entitlement to Social Security benefits or eligibility for Supplemental Security Income (SSI) payments.

Not only have we adapted to provide benefits for same-sex spouses, but transgender people can now change the gender marker on their Social Security records based on identity, with no requirement for reassignment surgery.

Our mission at Social Security is to deliver services that meet the changing needs of the public. By keeping the public informed of their benefit estimates with *my Social Security* and adapting to our changing society, we will continue to achieve our goals and help you achieve yours. No matter who you are, you deserve the benefits of Social Security. Find out more at www.socialsecurity.gov

Social Security Column

ACCESS AFFORDABLE HEALTH CARE AND THE INSURANCE MARKETPLACE

Por Marilenin Vasquez

Social Security Public Affairs Specialist

The Affordable Care Act (ACA) provides Americans with better health security by expanding coverage, lowering healthcare costs, guaranteeing more choice, and enhancing the quality of care for all Americans. Everyone is entitled to affordable healthcare.

Under the law, a new “Patient’s Bill of Rights” gives the American people the stability and flexibility they need to make informed choices about their health. Some of the benefits of this coverage include:

- **Ending Pre-Existing Condition Exclusions for Children:** Health plans can no longer limit or deny benefits to children under 19 due to a pre-existing condition.
- **Keeping Young Adults Covered:** If you are under 26, you may be eligible to be covered under your parent’s health plan.
- **Ending Arbitrary Withdrawals of Insurance Coverage:** Insurers can no longer cancel your coverage just because you made an honest mistake.
- **Guaranteeing Your Right to Appeal:** You now have the right to ask that your plan reconsider its denial of payment.

Open enrollment began in November and ends January 31. Compare healthcare plans so that you can find the best one for you, and sign up before the enrollment period ends. You can learn more about the insurance marketplace and how to apply for benefits at www.healthcare.gov.

If you are 65 or older, you are entitled to Medicare. Certain people younger than age 65 can qualify for Medicare, including those who have disabilities and those who have permanent

kidney failure. The program helps with the cost of healthcare, but it does not cover all medical expenses or the cost of most long-term care.

You can access everything you need for Medicare, including online applications and publications, at www.socialsecurity.gov/medicare.

Social Security and affordable healthcare go hand-in-hand. The Affordable Care Act and Medicare help ensure that you and your family are covered.

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Social Security Column

MANY HAPPY RETURNS TO SOCIAL SECURITY

By Marilenin Vasquez

Social Security Public Affairs Specialist



**Need a copy of your
SSA-1099 or SSA-1042S?**

You can now get these forms easily with a
my Social Security
account!

FORM SSA-1099 – SOCIAL SECURITY BENEFIT STATEMENT

2014 • PART OF YOUR SOCIAL SECURITY BENEFITS SHOWN IN BOX 5 MAY BE TAXABLE INCOME.
• SEE THE REVERSE FOR MORE INFORMATION.

Box 1. Name		Box 2. Beneficiary's Social Security Number
Box 3. Benefits Paid in 2013	Box 4. Benefits Repaid to SSA in 2013	Box 5. Net Benefits for 2013 (Box 3 minus Box 4)
DESCRIPTION OF AMOUNT IN BOX 3		DESCRIPTION OF AMOUNT IN BOX 4

www.socialsecurity.gov/myaccount

Everyone enjoys presents, but loved ones don't always know exactly what you want. That sweater that your relative gave you might be a little too festive for your taste. Or someone got you an appliance you already own. That's when those happy returns begin. With gift receipt in

hand, you go to the store or online to exchange that item for one you really want.

Now that the holidays are winding down, you're also probably happy to return to your calmer routine. And part of that routine is planning for retirement. That's where Social Security comes in.

Your secure *my Social Security* account allows you to do a number of important things throughout the year, at your convenience:

- Keep track of your earnings and verify them every year;
- Get an estimate of your future benefits if you are still working;
- Get a letter with proof of your benefits if you currently receive them; and
- Manage your benefits:
 - Change your address;
 - Start or change your direct deposit;
 - Get a replacement Medicare card; and
 - Get a replacement SSA-1099 or SSA-1042S for tax season.

Signing up for *my Social Security* at www.socialsecurity.gov/myaccount is quick, easy, and secure.

We also have another invaluable tool at www.socialsecurity.gov that you can use over and over. The *Retirement Estimator* allows you to calculate your potential future Social Security benefits by changing variables such as retirement dates and future earnings. You may discover that you'd rather wait another year or two before you retire to earn a higher benefit. Or, you might learn that you are ready to retire now — which you also can do online and often in less than 15 minutes. To get instant, personalized estimates of your future benefits, go to www.socialsecurity.gov/estimator.

It's exciting to see the happy returns you'll be getting when you retire, and returning to *my Social Security* on a regular basis will ensure you get the right amount at the right time. Give yourself the gift of a secure future at www.socialsecurity.gov/myaccount. No ugly sweaters here.

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Social Security Column**TEST YOUR SOCIAL SECURITY KNOWLEDGE****By Marilenin Vasquez****Social Security Public Affairs Specialist**

National Trivia Day reminds us that knowledge about Social Security empowers you and prepares you for retirement. Remember, the more you know about Social Security, the more control you have over your bright future.

1. What is the average number of years someone has paid into Social Security once they start collecting disability benefits?
 - A) 2
 - B) 7
 - C) 13
 - D) 22

Because the Social Security Act sets out a strict definition of disability, our beneficiaries are among the most severely disabled people in the country. We provide modest benefit payments to workers who contributed into the Social Security trust fund before becoming disabled. The average disability beneficiary today paid into the disability trust fund for 22 years before they began receiving Social Security disability benefits.

2. At what age can I begin receiving Social Security retirement benefits?
 - A) 62
 - B) 65
 - C) 67

D) 70

The answer to this question is not the same for everyone. Depending on when you were born, your full retirement age will be between 65 and 67. You can draw benefits as early as 62, but you will receive a lesser benefit. For more details and a handy chart, visit www.socialsecurity.gov/planners/retire/retirechart.html.

The best time for you to retire will depend on several factors, including when you were born, how long you contributed to Social Security, and how long you expect to live. The longer you work, and the more money you earn at Social Security-qualifying jobs, the more Social Security retirement benefits you stand to receive. The longer you wait to draw Social Security benefits, the larger your monthly payout will be. Past age 70, there is no longer any advantage to waiting.

3. How much money can I earn and still receive Social Security disability benefits?

- A) \$500 per month
- B) \$750 per month
- C) \$1,090 per month
- D) None

A worker who is disabled can earn up to \$1,130 per month and still receive benefits. If the worker is blind or has work expenses, this amount is higher. More information about working while disabled is available at www.socialsecurity.gov/pubs/EN-05-10095.pdf.

4. Who receives the largest annual share of Social Security benefits?

- A) Survivors of deceased workers
- B) Disabled workers and their families
- C) Retired workers and their families

The answer is C. About 39.5. Of the nearly 60 million people who receive retirement, dependent, disability, and survivors benefits in 2015, the largest share went to retirees and their families,

totaling \$53 billion each month. We also paid \$6.7 billion dollars in survivors benefits each month, and \$10.5 billion dollars in disability benefits each month in 2015.

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Social Security Column

THE FORCE IS STRONG WITH SOCIAL SECURITY'S ONLINE SERVICES

By Marilenin Vasquez

Social Security Public Affairs Specialist



“There’s been an awakening. Have you felt it?”

This winter, Americans of all generations are awakening to the newest film in the Star Wars franchise, *Star Wars: The Force Awakens*. Many readers probably remember seeing the first Star

Wars film in theaters in 1977. Audiences watched with fascination at the advanced technology used by the Jedi and Sith in a galaxy far, far away.

We still don't have interstellar travel, personal robots, or holographic communication, but we now use technology in our daily lives that would have seemed like science fiction in 1977. At that time, it would still be years until the modern Internet and smart phones would be part of our lives. Now, many of us can't imagine life without such technology.

Many people who need to do business with Social Security are finding an awakening of sorts in how easy it is to use our online services. We continually expand our online services to reflect changing customer needs, and to provide you with world-class service that would even have interplanetary traveler Han Solo saying, "Chewie, we're home." Our online services are convenient and secure, and allow you to conduct much of your business with us from the comfort of your home, office, or space freighter. (Not all services are available in all galaxies).

For instance, you can use our website at www.socialsecurity.gov to apply for retirement, spouse's, or disability benefits online. You can also apply for Medicare and *Extra Help* with your Medicare prescription drug costs on our website. We also have online benefit planners to help you estimate your future retirement, disability, and survivors benefits.

You can open a free personal online *my Social Security* account, where you can keep track of your annual earnings and verify them. Why is that important? Because your future benefits are based on your annual earnings. With your account, you can also get an estimate of your future benefits if you are still working; or, if you currently receive benefits, you can use your account to manage your benefits, and get an instant letter with proof of your benefits. You can also request a Medicare card replacement.

"The force is calling to you. Just let it in." This winter, check out our online services and join the millions of other Americans who have already awakened their own personal *my Social Security* accounts. A *my Social Security* account is a force to be reckoned with. And you don't need to be a Jedi to have one.

Learn more at www.socialsecurity.gov. Once you go online, this force will be with you ... always.

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QUESTIONS AND ANSWERS

GENERAL

Question:

What is a *Social Security Statement*, and how can I get a copy?

Answer:

Your online *Social Security Statement* gives you secure and convenient access to your earnings records. It also shows estimates for retirement, disability, and survivors benefits you and your family may be eligible for. You can get your personal *Statement* online by using your own *my Social Security* account. If you don't yet have an account, you can easily create one.

To set up or use your account to get your online *Statement*, go to www.socialsecurity.gov/myaccount.

We also mail *Statements* to workers attaining ages 25, 30, 35, 40, 45, 50, 55, 60 and older, three months prior to their birthday, if they don't receive Social Security benefits and don't have a *my Social Security* account. If you don't want to wait for your *Statement*, you can access it online, whatever time of year you need it.

Question:

My son, who gets Social Security, will attend his last year of high school in the fall. He turns 19 in a few months. Do I need to fill out a form for his benefits to continue?

Answer:

Yes. You should receive a form, SSA-1372-BK, in the mail about three months before your son's birthday. Your son needs to complete the form and take it to his school's office for certification. Then, you need to return page two and the certified page three to Social Security for processing. If you can't find the form we mailed to you, you can find it online at www.socialsecurity.gov/forms/ssa-1372.pdf.

RETIREMENT**Question:**

My neighbor, who is retired, told me that the income he receives from his part-time job at the local nursery gives him an increase in his Social Security benefits. Is that right?

Answer:

Retirees who return to work after they start receiving benefits may be able to receive a higher benefit based on those earnings. This is because Social Security automatically re-computes the retirement benefit after crediting the additional earnings to the individual's earnings record. Learn more by reading the publication, *How Work Affects Your Benefits*, at www.socialsecurity.gov/pubs.

Question:

I plan to retire soon. When will my monthly Social Security benefits be paid?

Answer:

Social Security benefits are paid each month. Generally, new retirees receive their benefits on either the second, third, or fourth Wednesday of each month, depending on the day in the month the retiree was born. If you receive benefits as a spouse, your benefit payment date will be determined by your spouse's birth date.

Here's a chart showing how your monthly payment date is determined:

Day of the Month You Were Born	Social Security Benefits Paid On
1st–10th	Second Wednesday
11th–20th	Third Wednesday
21st–31st	Fourth Wednesday

For a calendar showing actual payment dates, see the *Schedule of Social Security Benefit Payments* at www.socialsecurity.gov/pubs/calendar.htm.

SUPPLEMENTAL SECURITY INCOME

Question:

How do I apply for Social Security disability benefits?

Answer:

There are two ways that you can apply for disability benefits. You can:

1. Apply Online at www.socialsecurity.gov; or
2. Call our toll-free number, 1-800-772-1213 (TTY 1-800-325-0778), to make an appointment to file a disability claim at your local Social Security office or to set up an appointment for someone to take your claim over the telephone.

Question:

Can I get both Supplemental Security Income (SSI) and Social Security benefits based on my disability?

Answer:

Many people eligible for Social Security disability benefits also may be eligible for SSI. The disability decision for one program is the same for the other, but you must meet additional resource and income limits to qualify for SSI benefits. Learn all about SSI and whether or not you may qualify by reading the publication, *You May Be Able To Get Supplemental Security*

Income (SSI) at www.socialsecurity.gov/pubs.

DISABILITY

Question:

Is there a time limit on collecting Social Security disability benefits?

Answer:

Your disability benefits will continue as long as your medical condition does not improve and you remain unable to work. We will review your case at regular intervals to make sure you are still disabled. If you are still receiving disability benefits when you reach full retirement age, we will automatically convert them to retirement benefits. Learn more by reading our publication, *Disability Benefits*, at www.socialsecurity.gov/pubs.

Question:

I get Social Security because of a disability. How often will my case be reviewed to determine if I'm still eligible?

Answer:

How often we review your medical condition depends on how severe it is and the likelihood it will improve. Your award notice tells you when you can expect your first review using the following terminology:

Medical improvement expected — If your condition is expected to improve within a specific time, your first review will be six to 18 months after you started getting disability benefits.

Medical improvement possible — If improvement in your medical condition is possible, your case will be reviewed about every three years.

Medical improvement not expected — If your medical condition is unlikely to improve, your case will be reviewed about once every five to seven years.

For more information, visit www.socialsecurity.gov.

MEDICARE

Question:

Will my eligibility for the *Extra Help* with Medicare prescription drug plan costs be reviewed and, if so, how often?

Answer:

If you get the *Extra Help*, Social Security may contact you to review your status. This reassessment will ensure you remain eligible for *Extra Help* and you are receiving all the benefits you deserve. Annually, usually at the end of August, we may send you a form to complete: *Social Security Administration Review of Your Eligibility for Extra Help*. You will have 30 days to complete and return this form. Any necessary adjustments to the *Extra Help* will be effective in January of the following year. Go to www.socialsecurity.gov/prescriptionhelp for more information.

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Public Service Announcement**ACCESS AFFORDABLE HEALTH CARE AND INSURANCE MARKETPLACE****60 SECONDS**

THE AFFORDABLE CARE ACT PROVIDES AMERICANS WITH BETTER HEALTH SECURITY BY EXPANDING COVERAGE, LOWERING HEALTHCARE COSTS, AND GUARANTEEING MORE CHOICE. UNDER THE LAW, A NEW “PATIENT’S BILL OF RIGHTS” GIVES THE AMERICAN PEOPLE THE STABILITY AND FLEXIBILITY THEY NEED TO MAKE INFORMED CHOICES ABOUT THEIR HEALTH. SOME OF THE BENEFITS OF THIS COVERAGE INCLUDE: **ENDING PRE-EXISTING CONDITION EXCLUSIONS FOR CHILDREN:** HEALTH PLANS CAN NO LONGER LIMIT OR DENY BENEFITS TO CHILDREN UNDER 19 DUE TO A PRE-EXISTING CONDITION. **KEEPING YOUNG ADULTS COVERED:** IF YOU ARE UNDER 26, YOU MAY BE ELIGIBLE TO BE COVERED UNDER YOUR PARENT’S HEALTH PLAN. **ENDING ARBITRARY WITHDRAWALS OF INSURANCE COVERAGE:** INSURERS CAN NO LONGER CANCEL YOUR COVERAGE JUST BECAUSE YOU MADE AN HONEST MISTAKE. **GUARANTEEING YOUR RIGHT TO APPEAL:** YOU NOW HAVE THE RIGHT TO ASK THAT YOUR PLAN RECONSIDER ITS DENIAL OF PAYMENT. OPEN ENROLLMENT BEGINS IN NOVEMBER AND ENDS ON JANUARY 31ST. YOU CAN LEARN MORE ABOUT THE INSURANCE MARKETPLACE AND HOW TO APPLY FOR BENEFITS AT WWW.DOT.HEALTHCARE.DOT.GOV.

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Public Service Announcement

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Public Service Announcement**SOCIAL SECURITY EVOLVES TO SERVE CUSTOMERS****60 SECONDS**

ON JUNE 26, 2015, THE SUPREME COURT ISSUED A DECISION IN OBERGEFELL V. HODGES, HOLDING THAT SAME-SEX COUPLES HAVE A CONSTITUTIONAL RIGHT TO MARRY IN ALL STATES. SOCIAL SECURITY EVOLVES TO MEET THE CHANGING NEEDS OF OUR CUSTOMERS. WE'RE MOVING FORWARD WITH IMPORTANT LEGAL AND SOCIAL ADAPTATIONS. NOT ONLY HAVE WE ADAPTED TO PROVIDE BENEFITS FOR SAME-SEX SPOUSES, BUT TRANSGENDER PEOPLE CAN NOW CHANGE THE GENDER MARKER ON THEIR SOCIAL SECURITY RECORDS BASED ON IDENTITY, WITH NO REQUIREMENT FOR REASSIGNMENT SURGERY. MORE SAME-SEX COUPLES WILL BE RECOGNIZED AS MARRIED FOR PURPOSES OF DETERMINING ENTITLEMENT TO SOCIAL SECURITY BENEFITS OR ELIGIBILITY FOR SUPPLEMENTAL SECURITY INCOME PAYMENTS. YOU CAN READ MORE ABOUT OUR EVOLVING POLICIES AT [WWW.DOT.SOCIALSECURITY.DOT.GOV/SLASHPEOPLE/SLASHSAME-HYPHENSEXCOUPLES](http://WWW.SOCIALSECURITY.GOV/PEOPLE/SAME-HYPHEN-SEX-COUPLES).

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